

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT**

IN RE:

CHAE S. KIM,

CHAPTER 13

CASE NO: 11-50513

JUDGE: Phillip J. Shefferly

Debtor.

**ORDER CONFIRMING PLAN**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of **Gold, Lange & Majoros, P.C.**, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$ Fees by Application in fees and \$ Fees by Application in expenses, and that the portion of such claim which has not already been paid, to-wit: \$ Fees by Application shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [***Only provisions checked below apply***]

- ☐ The Debtor(s) shall remit \_\_\_\_\_% of all tax refunds to which Debtor(s) is/are entitled during the pendency of the Plan and shall not alter withholdings without Court approval.
- ☐ The claim of \_\_\_\_\_ shall be paid in accordance with its duly filed claim unless otherwise ordered by the Court.
- ☐ The Debtor(s)' Plan payments shall be increased to \$\_\_\_\_\_ per \_\_\_\_\_ effective the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.
- ☐ Creditor's rights to object to the last filed Amended Plan are preserved until \_\_\_\_\_.
- ☒ Debtor shall remit her 2010 income tax refund on or before October 1, 2011, or proof that IRS has not resolved.
- ☒ Debtor's Plan shall yield no less than \$29,565.00 to Class 8 general unsecured creditors.
- ☒ The secured claim of HSBC (Claim No. 15) shall be surrendered, and the Automatic Stay shall be lifted as to the secured collateral. No class 5 disbursement shall be made on the claim of HSBC, the creditor will be allowed a Class 8 general unsecured claim.
- ☒ HSBC shall have 28 days to object to this Order from the date that this order is served.

**Objections Withdrawn**

For Creditor \_\_\_\_\_

/s/ \_\_\_\_\_ /s/ Krispen S. Carroll

Krispen S. Carroll, Trustee  
Chapter 13 Standing Trustee  
719 Griswold, 1100 Dime Bldg.  
Detroit, MI 48226  
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/s/ Michelle R. Hutton

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Signed on August 20, 2011

/s/ Phillip J. Shefferly

Phillip J. Shefferly

United States Bankruptcy Judge